



Order Filed on September 10, 2021

by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

**Marie-Ann Greenberg MAG-1284
Chapter 13 Standing Trustee
30 TWO BRIDGES ROAD
SUITE 330
FAIRFIELD, NJ 07004-1550
973-227-2840**

IN RE:

MICHAEL JOSEPH MCCAFFREY
HEATHER JOAN MCCAFFREY

Case No.: 17-36072 JKS

Hearing Date: 9/9/2021

Judge: JOHN K. SHERWOOD

Debtor is Entitled To Discharge

ORDER MODIFYING CHAPTER 13 PLAN POST CONFIRMATION

The relief set forth on the following pages, numbered 2 through 2 is hereby **ORDERED**.

**DATED: September 10,
2021**

Honorable John K. Sherwood
United States Bankruptcy Court

Case No.: 17-36072 JKS

Caption of Order: ORDER MODIFYING CHAPTER 13 PLAN POST CONFIRMATION

The Plan of the Debtor having been proposed to creditors, and hearing having been held on the Confirmation of such Plan, and it appearing that the applicable provisions of the Bankruptcy Code have been complied with; and for good cause shown, it is

- ORDERED, that the plan of the above named Debtor dated 10/9/2018, or as amended at the confirmation hearing is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the Debtor; and it is further
- ORDERED, that to the extent that the Debtor's plan contains motions to avoid judicial liens under 11 U.S.C. Section 522(f) and/or to avoid liens and reclassify claims in whole or in part, such motions are hereby granted, except as specified herein:
- ORDERED, that commencing 1/1/2018, the Debtor shall pay the Standing Trustee
the sum of \$300.00 for a period of 60 month(s), which payments shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586. The unsecured creditors shall receive on a pro rata basis, the balance remaining from the payments set forth in this paragraph, after payment of all administrative, priority & secured claims (i.e., Pot Plan); and it is further
- ORDERED, that mortgage arrears are to be paid outside the plan through Loan Modification; and it is further
- ORDERED, that the Trustee shall reserve the right to object to any exemption claimed on any property acquired by debtor post-petition.; and it is further
- ORDERED, that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any discharged; and it is further
- ORDERED, that upon expiration of the Deadline to File a Proof of Claim, the Chapter 13 Standing Trustee may submit an Amended Order Confirming Plan upon notice to the Debtor, Debtor's attorney and any other party filing a Notice of Appearance.

In re:
Michael Joseph McCaffrey
Heather Joan McCaffrey
Debtors

Case No. 17-36072-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Sep 10, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 12, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Michael Joseph McCaffrey, Heather Joan McCaffrey, 25 Britten Road, Green Village, NJ 07935-3001

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 12, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 10, 2021 at the address(es) listed below:

Name	Email Address
Andy Winchell	on behalf of Joint Debtor Heather Joan McCaffrey andy@winchlaw.com awinchellecf@gmail.com;katharine@winchlaw.com;winchellar94173@notify.bestcase.com
Andy Winchell	on behalf of Debtor Michael Joseph McCaffrey andy@winchlaw.com awinchellecf@gmail.com;katharine@winchlaw.com;winchellar94173@notify.bestcase.com
Andy Winchell	on behalf of Plaintiff Michael Joseph McCaffrey andy@winchlaw.com awinchellecf@gmail.com;katharine@winchlaw.com;winchellar94173@notify.bestcase.com
Brian Patrick Matthews	on behalf of Defendant WELLS FARGO BANK BMatthews@reedsmith.com
Denise E. Carlon	

District/off: 0312-2

User: admin

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Date Rcvd: Sep 10, 2021

Form ID: pdf903

Total Noticed: 1

on behalf of Creditor VW Credit Leasing Ltd dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Diane A. Bettino

on behalf of Creditor WELLS FARGO BANK NA dbettino@reedsmith.com, kcamarda@reedsmith.com

Diane A. Bettino

on behalf of Defendant WELLS FARGO BANK dbettino@reedsmith.com kcamarda@reedsmith.com

Elizabeth L. Wassall

on behalf of Creditor WELLS FARGO BANK NA ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com

Ethan R. Buttner

on behalf of Defendant WELLS FARGO BANK ebuttner@reedsmith.com

John O. Lukanski

on behalf of Creditor WELLS FARGO BANK NA jlukanski@reedsmith.com, jlukanski@reedsmith.com

John O. Lukanski

on behalf of Defendant WELLS FARGO BANK jlukanski@reedsmith.com jlukanski@reedsmith.com

Leidy J Gutierrez

on behalf of Creditor WELLS FARGO BANK NA lgutierrez@reedsmith.com

Marie-Ann Greenberg

magecf@magtrustee.com

Mark E. Hall

on behalf of Mediator Mark Hall mhall@foxrothschild.com cbrown@foxrothschild.com

Rebecca Ann Solarz

on behalf of Creditor VW Credit Leasing Ltd rsolarz@kmlawgroup.com

Thomas R. Dominczyk

on behalf of Creditor Ally Bank tdominczyk@mauricewutscher.com thomas-dominczyk-5025@ecf.pacerpro.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 17